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THE SOCIAL BARRIERS TO AFRICAN ENTREPRENEURSHIP

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This short discussion of the difficulties in the way of entrepreneurship in Africa is prompted by some research in Kenya on which I have been engaged.** It seems to me that both sociological and economic ideas about the origins of entrepreneurship overlook one aspect of it which, at least in Kenya, may be very important. I will try to explain what I think this is, and in conclusion, hint at its relevance to overseas aid to Africa, and Kenya's development strategy.

Over the past eighteen months, I have been gathering information about African businesses in Kenya. I interviewed first about fifty small industrial enterprises, which had received loans from the Kenya Government's Industrial and Commercial Development Corporation. Few as they are, they must account for most of the wholly African-owned industrial business in Kenya of any size. Most of them are sawmills, bakeries, garages, dry-cleaners, tinsmiths or furniture makers. Then, with the help of a colleague, we interviewed half the commercial businesses which had also been given loans by the I.C.D.C. - another fifty, mostly wholesalers and retailers in rural markets. Finally, using teams of students, we interviewed all the African businesses in ten market centres in different parts of the country.

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* This paper was originally presented in October 1967 to a conference at Bellagio on the role of private overseas investment in development, held by the Institute of Development Studies at Sussex University. I have added a few pages of policy suggestions at the end, which were not in the original paper.

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These markets are usually laid out in a square of shops round a market place, perhaps fifty or a hundred, and most are small retail stores selling the same scanty stock of cigarettes, cloth and general groceries. But there may be, too, several bicycle repairers and blacksmiths, hotels and bars, a barber, a photographer, a hides and skins dealer, a posho mill, a furniture maker or watch repairer, and two rather forlorn petrol pumps in front of the most prosperous store. Some of the shops are always closed, or open sporadically when the owner has no work on his farm, and others seem more a way of passing time congenially in the bustle of the market place than a serious enterprise. But many of the successful entrepreneurs made their start here.

Besides these interviews, a colleague and I also interviewed a sample of Asian businessmen in and around Nairobi, because - at least to African eyes - Asian competition is the most serious obstacle to their progress. All these surveys were concerned with the organization and progress of the business - their sources of capital and labour, their methods of pricing and accounting, their suppliers and handling of credit to their customers, the difficulties they had encountered and their plans for the future - and with the personal history of the owner, his education and previous experience, his other interests, his farm, his family, his conception of the qualities of successful entrepreneurship, and the problems which African businesses encountered. I have tried to find out something about business as an aspect of social change and re-organization, and though I have roughly divided the businesses into successes and failures, I was not competent to make an economist's analysis of their worth.

Since I have only just finished collecting this information, I cannot yet give an analysis of the findings. But I hope it may still be worthwhile to discuss a few general ideas that the research has suggested to me.

The development of African businesses has two aims which, though they merge in practice, are best distinguished. The first is to bring Africans into an industrial and commercial economy dominated by Europeans and Asians. Four years after Independence, there is still hardly an African shop to be found in the main streets of Nairobi, or an African workshop in its industrial estate. The second is to stimulate African entrepreneurship, so that industrial and commercial growth is no longer dependent on immigrant communities and overseas initiative. Africanization is, I think, a less difficult problem: it depends on training Africans to replace foreigners in activities and organizations already established. But entrepreneurship needs more initiative and originality, and its encouragement is much harder to define in any routine. Entrepreneurship is also more important, since without it I doubt whether African society can acquire any economic vitality.

To explain why entrepreneurship flourishes in some societies, while it stultifies in others, most arguments have, I think, turned either to aspects of the culture of society, or to certain specific resources. Max Weber, for instance, associated it with the Protestant Ethic, while David McClelland has tried to identify an ambition for achievement, inherent in the character of children reared in some cultures but not in others. Both these explanations suffer from the difficulty of deciding which is cause and which effect, and McClelland's seems at times to become tautological, as evidence of achievement motive is derived from the achievement itself. But it seems natural to suppose that the values of a society do profoundly influence the kind of behaviour which is honoured and encouraged. More specifically, it is often said that the traditions of African family life inhibit individualism and the accumulation of capital. The obligations of kinship drain the resources of an incipient entrepreneur. No sooner does a man rise above his kinsfolk, than he is overwhelmed by imperative demands which rob him of the profits of his enterprise. He cannot save money to expand his affairs, and sooner or later either fails or becomes discouraged from further effort. The ambitious and talented are ruinously exploited by their less able and vigorous family. Yet, equally, a minority group of different race or religion, who turn to economic innovation because they are denied status amongst the majority, may exploit family loyalties to consolidate their embattled position.

These kinds of explanation, which derive entrepreneurship from the culture of society, are not perhaps very practically helpful, since they point to influences which policy can hardly reach. It is less frustrating to assume that there will always be some who can over-ride the inhibitions of their culture, and look for the resources which would enable them to try their chance. These resources are capital and knowledge - money to start, and knowledge to use it, whether of techniques or production, or business management. The African businessmen we interviewed mentioned loans and training again and again as the help they most needed: and these are, in fact, the resources which Government is trying to provide, through loan schemes, a management training centre, extention workers. Yet again and again, all over the world, these obviously relevant policies have ended in disappointment. So the identification of scarce resources may, after all, be no more adequate an explanation than the identification of missing values or ambitions.

Looking through our interviews with African businessmen in Kenya, it seems to me that while all these ideas are relevant, they do not reach the heart of the matter. Certainly, African businessmen are short of capital; yet those who succeed find money somewhere. They are poorly educated, or not educated at all; yet I can find no correspondence between education and success. Some of the ablest and most systematic have never been to school. Their book-keeping is often haphazard, their costing speculatively; yet there are successful businesses whose only accounts are random notes jumbled into a drawer along with pencil stubs, old letters and a trade calendar, and others whose neatly ruled ledgers and certified accounts merely document the coming collapse. It is true, too, that the obligations of kinship may beset businessmen with demands for jobs, unlimited credit, and school fees for a crowd of younger brothers, cousins, nephews and nieces. But the successful have discovered how to be firm, to insist that business is something apart, governed by its own rules of economic rationality. They meet the obligations of kinship at home, out of the salary they pay themselves, or the resources of their farm: in the office or behind the counter, they make very explicit the priority of the well-being of the enterprise. And in all they say, their values reflect the Protestant ethic - thrift, hard work, integrity, individual initiative. They plough back their profits with a passion for accumulation, live modestly, and worry. They smoke little and drink less. And the symptoms of anxiety begin to trouble them, too - insomnia, indigestion, restlessness. Yet I do not think the goad of these virtues drove them to be entrepreneurs, but rather that - once committed to their businesses, and discovering the satisfaction of creating something of their own - they have come to recognise the sacrifices they must make for it.

So neither the resources of money or skill available to them, nor the nature of their society, seems a crucial determinant of their progress or talent. The search for a critical factor ends in a bewildering maze of special cases. One successful businessman began with five shillings and a spanner under a tree in the market place, when his parents could no longer afford to send him to school. Another has abandoned a well-paid job and launched his business with substantial capital. Some have struggled out of poverty and illiteracy, others have come from the leading families of their neighbourhood. They are of different tribes, different trades, command different kinds of resources. The circumstances of their history are so various and particular, the critical factor continually eludes analysis. Values, patterns of social relationships, capital, skills all seem relevant, but none, in themselves, seem to influence in any consistent and necessary manner the evolution of entrepreneurs.

So I have been trying to explore a slightly different line of thought. What is the distinctive quality - not of successful entrepreneurs - but of entrepreneurship itself? It is not the ability to run a business, invent techniques, or persuade customers to buy; nor the ability to forecast and profit by economic trends. It is, I think, more a kind of original and very practical perceptiveness - an ability to assemble or reassemble from what is available to you a new kind of activity, to reinterpret the meaning of things and fit them together in new ways. It is also a very concrete kind of imagination, alert to the specific opportunities of a particular place at a particular time, improvising for what lies to hand. In the African countryside, the innovation may not seem, at the outset, very remarkable - a wholesale business, a restaurant at a crossroad, a bus service, a sawmill. But to achieve it, the owner must have seen what others had missed - an unsatisfied demand, a way of raising money, a source of skilled labour - and put them together. If you have two good friends whom you trust, with a little money, and another, perhaps, with whom you have worked for many years, who knows his job; and you know where you can rent a convenient site; and you have been impressed, seeking yourself a particular service or kind of goods, how poorly your neighbourhood was provided - then, if you have the imagination of an entrepreneur, you may see a way to put all these experiences together. The business is the missing piece which locks unrelated circumstances in a new pattern of economic activity. And at the same time, to realise this pattern, some of the pieces may have to be prized apart from other patterns of relationship.

Looked at in this way, it becomes easy to understand why the businesses we interviewed should be so bewilderingly different in their origins, and their founders such a variety of men. Each arises out of the fortuitous circumstances of a man's life - a quarrel with your employers, a stroke of luck, a sickness which disrupted a career. Amongst the Kikuyu, the long years in detention camps during the Emergency turned many into businessmen. They had lost their old jobs, even their farms; they made new friends amongst their fellow prisoners, and exchanged experiences; they taught each other, organising classes, spending what little money they had on exercise books and correspondence courses; and they had time to think how they were to pick up the threads of their lives when at last they were free again. Perhaps entrepreneurship came more easily to them, because the previous pattern of their lives had been so brutally disrupted. But whatever their circumstances, they have in common this ability to construct an original synthesis from them, and perhaps very little else.

I do not mean to suggest that entrepreneurship is unrelated to the culture or history of a people. I doubt whether this kind of imagination is often stimulated unless there is a pressing need, some resources to work with, and a society open enough to tolerate innovation. Most of the businesses supported by the Kenya Industrial Development Corporation, for instance, are Kikuyu, and the Kikuyu are the most vigorous innovators in East Africa. They occupy some of the most fertile land, and suffer from the severest pressure of population. They have, then, both an urgent need to find new opportunities, and resources to develop them. At the same time, partly from a generation of labouring in European farms in Nairobi, partly perhaps from an older tradition of adaptability and individualism, they are open to change. The Mau Mau Emergency, too, and the drastic land reforms pushed through then, broke old patterns. But while all these factors facilitate entrepreneurship - stimulating the need for it, and weakening the inhibitions - they are part of history, and beyond the reach of human manipulation. And amongst another people, the complex of circumstances may be very different. It is only necessary that there should be enough frustration with chances of life to urge some towards innovation, and an environment that is not so bleak that it crushes all initiative, and wears out hope.

If now we take this conception of entrepreneurship, as a very concrete and practical skill in assembling resources, what are its greatest obstacles in a country like Kenya? Because it is so practical, so much a matter of individual circumstances, it depends very much on the personal knowledge and relationships of the entrepreneur. He can only manipulate that part of his environment he understands and has connections with. And this, I think, is a greater constraint in African society, where impersonal, institutionalized ways of gaining knowledge, recruiting skills, borrowing money are less highly developed. In seeking partners or workers, in choosing an activity, finding a market, an African businessman cannot easily reach beyond his own personal experience. His scope is limited by his social world, the range of his relationships and experience. This would not matter, except to the scale of his business, if the economy in which he operated were similarly bounded. But it is not. And this I think may be the most fundamental difficulty which African businessmen face. They have to succeed in an economy which is continuous from the peasant farmer to Covent Garden, from textile mills in India through the wholesaler in Mombasa to the tailor in a country market, where they bank their money in the branches of European companies, and compete with products manufactured a hundred or a thousand miles away. But they are socially isolated from the wider economy by a profound mutual ignorance.

In Britain, by contrast, a businessman speaks the same language as his bank manager, his suppliers, and though he may not know them personally, they share a common culture, and a common knowledge of their society. Dress, manner, background, personal history are mutually intelligible, and they are backed by routines of checking and referring. There are clubs and informal social networks which facilitate and reinforce business relationships. An African businessman shares few of these advantages. His bank manager is probably European, his suppliers Asian. They move in different social worlds, and even if they are willing to trust each other, lack the familiar cues to judge each other's worth. An English bank manager, anxious to show his sympathy towards African advancement, is likely to turn for recommendations to the politically prominent - town councillors, members of parliament, district commissioners - as the only people he knows. They are seldom unbiassed, or particularly well informed, and he may end up not so much promoting entrepreneurship, as buying a little goodwill from local leaders. At the same time, an African businessman generally lacks the impersonal credentials that might establish his credit-worthiness - securities or reliable guarantors. For him, the whole network of commercial institutions is abortive, because it is not backed by a corresponding social network through which to establish mutual confidence and understanding.

But even more serious, especially for some of the industrial enterprises, is the African businessman's unfamiliarity with his market. So long as his business serves a local market, and is protected against outside competition, he operates within a familiar society. Service industries like dry cleaners or garages, or furniture makers who work to order, are relatively protected, because transport costs and their accessbility to their customers limit their scale. And these are, we found, the kinds of businesses in which African entrepreneurs are most likely to succeed. But a baker or a sawmiller has to face competition from established firms which can profitably expand to cover much of the country. He cannot therefore easily begin on a small scale, in the market he knows and can reach, since it is part of a much larger market which powerful competitors are ready to exploit. Yet he cannot start himself on a larger scale, because he has no access to capital, no commercial experience and no contacts. The society with which he is familiar is much smaller than the market in which he may have to sell, and he has no line of contact with this larger market, nor to the resources he would need to profit by it. The network of dealers, middlemen, agencies, advertisers who distribute products to large markets is alien to him. They are of other races, and he can know very little of how they work, or what he must offer to satisfy them. They are abrupt discontinuities between the African businessman's social world, and the economic world in which he has to succeed.

This social isolation from the economy of which he is part has been accentuated by the only established means to overcome it. Government has become the recognised intermediary through which the African businessman or farmer relates to the world outside. Government or its agencies buys his coffee, tea or pyrethrum and sells it abroad. Government borrows money from Britain or West Germany, and relends it to African businessmen. Government negotiates partnerships with overseas firms, and passes on a few of its shares to African subscribers. And this perpetuates the segregation of African businessmen. They look to government for help - to organise their supplies, provide their capital, find their markets. And banks, European and Asian firms are glad to be relieved of the responsibility. African enterprise is relegated to a special category, dependent on government support.

This has meant that few Africans in Kenya have ever acquired much experience of a large market. As farmers, they have sold their export crops at fixed prices to a monopoly marketing board, and have never themselves faced the problem of distributing their produce. They tend, I think, to approach business in the same way - as a matter of having something to sell, not of selling it. In market centres all over the country, hopeful businessmen open new shops as they would break new land, in the expectation that for any investment there should be a proportionate return. Often they do not see themselves as competing with all the shops already there for the same limited custom, and neither vary their goods, nor sell more aggressively. The whole conception of competitive marketing lies outside their experience. As craftsmen set up their own workshops, and begin to expand into industrial concerns, they suffer because their ingenuity as craftsmen is not matched by any corresponding imagination in selling what they make.

The dependence of African businesses on Government loans is also beginning to inhibit their development. The need for these loans arises because the investment is too uncertain, or the profits too small, to attract commercial capital. The borrower cannot offer much security, his credit worthiness is hard to assess, and the viability of his enterprise speculative. So Government steps in, to supply capital where commercial safeguards against risk cannot easily be applied. And it is looking for a different kind of reward: even if it loses money, it has achieved its essential purpose if it succeeds in promoting worthwhile growth. But these loan schemes usually suffer from a high rate of default, especially at first, when applicants are too casually chosen, or the wrong kind of business supported. In reaction, the schemes become stricter, tending to insist on the same safeguards as a commercial lender, and imposing more rigid controls on the use of their funds. The Industrial Development Corporation, for instance, generally now refuses industrial loans for working capital - whose use is difficult to supervise - but will lend money for machinery of its own choosing. The result is that, for some businesses - especially wholesalers and retailers - the I.C.D.C. is performing a service which could, I think, be as well done by banks. And for others, its restrictions leave the business with so little flexibility, they have no room to retrieve the inevitable mistakes. They may be left with the wrong kind of equipment - overpersuaded by the Corporation - or find themselves with equipment but no working capital to use it. So the loan scheme runs the risk of becoming either redundant, or of setting conditions which potentially viable enterprises cannot meet. It may also go so far in control that the borrower feels he has lost the initiative, and leaves the lending organization to run his affairs. When things go wrong, he looks to the lending agency to tell him what to do next, while it expects him to assume responsibility. Between the two, the situation may deteriorate irrevocably - the lender threatening to sue for his money, while the borrower is still petitioning for help and further funds. So although both share the same fundamental purpose - the development of African business - their immediate aims clash: the lending agency is seeking to protect its funds, the borrower his business. And this conflict can make it difficult for government to act, at the same time, as a friendly adviser and promoter of African enterprise.

So while there is a stage in the development of the African economy when Government has to act as an intermediary, as time goes by this sets a pattern which may inhibit the evolution of a truly integrated network of economic relationships, isolating African businessmen from the experience and contacts they need to acquire, cramping their initiative, and relieving commercial institutions of tasks they should increasingly be taking over.

It seems to me, then, that this social **segregation** may be one of the most serious obstacles to the development of African enterprise. If entrepreneurship is, as I have suggested, a very practical talent for putting together an original combination of latent resources and opportunities, for seeing new connections and patterns of activity in a particular set of circumstances, then it must, I think, depend very greatly on the entrepreneur's range of experience and relationships. He can only work with what he can see, reach and understand. But for an African entrepreneur his social world is much narrower than the economic world in which he must operate: he cannot protect his enterprise from influences and competition outside the range of his experience, nor restrict his market to what is familiar. And government, as his intermediary to the wider world, also becomes a barrier to his exploration of it, perpetuating his isolation.

Kenya's history of deliberate political and economic segregation has aggravated this social discontinuity. But it is present, I think, everywhere in Africa. The self-enclosed, parochial community of Asian business has its counterpart elsewhere - Syrian or Greek, Italian or Arab.

Everywhere the outposts of great International concerns dominate import and export, manufacture and banking. And so, throughout the continent, economic interdependence has no social or cultural counterpart. The entrepreneurial imagination is baulked by unfamiliarity. Large scale enterprise, financed from overseas, penetrates enough to pre-empt opportunities African entrepreneurs might take, but not enough to become part of the society, and exploit all its latent possibilities. The Asian middleman holds his ground, embattled by growing resentment, and cannot hope to expand his chances. In each socially distinct sector of the economy, the entrepreneur is frustrated by his ignorance and social isolation from the others. Nothing can grow up from small beginnings nor grow down from large. And these social constraints rob economic growth of spontaneous vitality.

I doubt whether these barriers can be overcome simply by recruiting African staff to the management of branches of overseas concerns. They become, I suspect, absorbed into an European system of operation which they lack the confidence and familiarity to change. They may even be - at least at first - less able than their European predecessors to establish contact with African businessmen who lack their education and social standing. Besides, if Africanization were only to push the social barriers further into alien economic territory, it merely strengthens them, perpetuating the discontinuities which constrict the range of experience and opportunity. The problem is not so much to train Africans in the methods of European business, as to make European and African businessmen familiar with each other and each other's societies, and establish personal relationships. The few Europeans whom the African businessmen we interviewed came to know well seem to have helped them greatly - introducing them to markets, advising on equipment, opening lines of communication overseas, or to European businesses in Nairobi. And this kind of personal contact cannot be institutionalised in training schemes, nor mediated by official exchanges.

If only such relationships can be established, African businessmen will eagerly make use of them, seeking agencies for imports or exports, learning to reach and satisfy new markets, supplying components to large-scale concerns. The Kamba carving industry, for instance, whose exports are now worth three hundred thousand pounds a year, developed largely because an enterprising European district officer, a few years ago, found it export outlets: and this industry itself, however tenuously, now begins to provide channels of communication overseas for other Kamba businessmen. Where the European manager of a motor car agency has encouraged one of his mechanics to set up his own business, the friendship between them relates the African to the world of Europeans businesses in Nairobi, and opens to him contracts and custom that he could never otherwise reach. The first need, then, is to find and develop points of contact, so that the opportunities of a wide ranging economic interdependence can be realised through a corresponding network of social familiarity.

I have not thought out in any detail how this might be achieved. It depends partly on broadening the range of personal relationships - enabling African businessmen to travel more widely, and gain direct practical experience of the way European business works; encouraging European businessmen to find out what lies beyond the offices and hotels of capital cities, and meet the men who, on however small a scale, are pioneering economic innovation in markets and villages. It depends, too, on imaginative planning, to exploit the opportunities created by economic relationships. If, for instance, an oil company promotes a chain of petrol stations up and down Kenya, it ought to be concerned not only with selling petrol, but the opportunity created by the village pump to develop other services. It could provide both advice and training to its agents, and discuss with them where and how they might expand. It could initiate studies of the retail and service needs of rural communities, and guide its agents in how to take advantage of them. The impetus of investment by large overseas companies in Kenya will not spread by any natural law, so long as ignorance and isolation frustrate the communication of demands and skills. The social counterpart must be as consciously planned as the economic investment itself, seeking to make the most of networks of distribution, to bring forward African businesses as local suppliers, to involve people at every level in an exchange of ideas and problems.

In the long run, the more imaginatively and persistently private investors from overseas involve themselves in creating new social relationships and institutions to spread the opportunities of development, the more secure their own contribution will be. It seems to me one aspect of a universal problem that none of us can ignore - that in a world which is becoming more and more closely integrated in its economic life, the social barriers to mutual understanding and co-operation are in danger of growing more prickly and impenetrable. If this should happen, investment in Africa from overseas will remain as alien intrusion on the margins of African society, alternately resented for the economic opportunities it pre-empts, and courted for the wealth it produces, both frustrated and frustrating. But it could also be the most influential means of introducing African enterprise to the world it must master.

From the standpoint of African businessmen - especially in industries - their most urgent need is help in marketing, for ignorance of the market is the immediate practical handicap of their isolation. A marketing service, designed to put manufacturers and distributors in touch with each other, to communicate unmet demand to enterprises that might supply it, and seek outlets, both at home and overseas, could be especially valuable. I have been impressed by how much difference a few addresses to write to, a few personal introductions, can make to the range of possibilities a businessman can exploit. The demand for the products of small businesses is often very specific - a particular component, quality, for a particular market - and can only be discovered by intimate practical knowledge. It is just this knowledge which African businessmen so often lack. A marketing service, under the right director, could accumulate contacts and information far more quickly than any business on its own, and at the same time offer advice on quality control, pricing, transport costs, legal and fiscal requirements. It could also help them to obtain commercial credit from banks and suppliers. But it would not, like a market agency, perpetuate the isolation of African businessmen: its job would be to make introductions, and advise on difficulties, falling into the background as new commercial relationships were established. It would cost no more than the salary of a small staff, an office, travel and publicity. I believe its benefit to African businessmen might be proportionately much greater than any other form of aid.

Essentially, I think we need more facilitators, whose task is to make the market more perfect by communicating opportunities between socially isolated but economically interdependent groups, both within Kenya and overseas. Some of these will be representatives of large companies, working to extend the opportunities created by their investment into the rural economy; some will be representatives of associations of African businessmen; some will be government agents, channelling the needs of government departments and local authorities towards African businesses which can supply them; some will be bankers, extending their range of confidence. But one organization should be created with all this as its especial function.

If the argument of this paper is right, the work of the I.C.D.C., the Management Training Centre, Provincial Trade Officers and Joint Loan Boards needs to be reinforced by a more direct attack on the social barriers to entrepreneurship. As a matter of policy, I believe it might repay the Kenya government to take these steps:

1. To set up the marketing intelligence service I have described.

2. To discuss often with large companies how their investment can generate the widest stimulus to growth, and plan with them how to establish the relationships to facilitate it. To raise these issues with new investors, encourage experiments and their evaluation, and recommend successful experiments to others. The more insistently Government presses its interest, the more seriously companies are likely to respond: the best of them will certainly be sympathetic.

3. To hold similar discussions with commercial lenders, so that they progressively relieve government of the burden of financing African entrepreneurship.

4. To channel more of the Government's own needs for goods and services towards African businesses. An impartial system of tendering guards against corruption, but it would not be unfair, at the outset, to give African businesses some preference, so long as they can meet their competitor's estimates. (For instance, if an African business fails by a small margin to submit a competitive bid, it might be offered the chance to reconsider its estimate, before the contract is given elsewhere). And there must be all kinds of special needs - important orders for a small business, but not major Government expenditure - which could be notified, through the marketing service suggested, to potential African suppliers.

5. To provide travel grants for African businessmen to gain specific, practical experience abroad.

None of this will create competent African businesses, if they are not there to grasp the opportunity. But the evidence of our study suggests, rather, that there is a great deal of entrepreneurial talent only waiting to be released from the constraints of social isolation.